

NCAL BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2925406	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$381	\$383	0.4%		
Loans	\$273	\$245	-10.2%		
Construction & development	\$10	\$10	-8.8%		
Closed-end 1-4 family residential	\$9	\$9	4.2%		
Home equity	\$18	\$18	-1.9%		
Credit card	\$0	\$0			
Other consumer	\$9	\$4	-60.7%		
Commercial & Industrial	\$68	\$64	-5.7%		
Commercial real estate	\$149	\$135	-9.4%		
Unused commitments	\$50	\$47	-6.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$12	\$9	-19.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$4	-75.5%		
Cash & balances due	\$25	\$76	205.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$339	\$356	4.9%		
Deposits	\$336	\$352	4.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$42	\$27	-35.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.6%	7.0%	--		
Tier 1 risk based capital ratio	13.6%	10.6%	--		
Total risk based capital ratio	14.9%	11.9%	--		
Return on equity ¹	-43.9%	-82.8%	--		
Return on assets ¹	-5.0%	-6.4%	--		
Net interest margin ¹	5.1%	4.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	97.2%	116.6%	--		
Loss provision to net charge-offs (qtr)	86.1%	71.4%	--		
Net charge-offs to average loans and leases ¹	10.3%	5.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.7%	0.4%	--
Closed-end 1-4 family residential	3.2%	0.6%	5.3%	1.1%	--
Home equity	1.4%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.3%	1.6%	38.1%	0.2%	--
Commercial & Industrial	0.5%	0.9%	2.5%	4.5%	--
Commercial real estate	4.2%	4.3%	0.7%	0.2%	--
Total loans	2.9%	2.7%	2.9%	1.4%	--